

Branch Office: KOLHAPUR
Applicant: PRATHMESH DEEPAK KASHID
JYOTI DEEPAK KASHID

Date: 06-Aug-2026
Ref No.: HOU/KOP/0826/5189467

Guarantor: N/A
Address: R. S. NO. 777/1 PAIKI PLOT NO 7, GURUPRASAD NAGAR CHAVHAN MALA, KALAMBA KOLHAPUR, ..
Kolhapur, MAHARASHTRA, 416007, Kolhapur, India
Email: kashidprathmeshdeepak@gmail.com
Version No.: 4
Contact No. 9130851325

Dear Sir/Madam,

With reference to your loan application dated 05-08-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 1860000 (INR Eighteen Lakh Sixty Thousand Only)
Insurance Premium	INR 93000 (INR Ninety Three Thousand Only)
Total Loan Amount	INR 1953000 (INR Nineteen Lakh Fifty Three Thousand Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 14467 (INR Fourteen Thousand Four Hundred and Sixty Seven Only)
8. Processing fees receivable:	INR 17601.00 (INR Seventeen Thousand Six Hundred One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	R S NO 11/4, PLOT NO 11/4/1/B/4, -, -, MOUJE WASHI, -, Kolhapur, -, Kolhapur, MAHARASHTRA, India, 416011
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
2. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
3. OCR clearance (if applicable) to be taken before disbursement.
4. Subject to clearance of Processing Fees.
5. Property being offered as collateral needs to be insured for the tenure of the loan
6. Acknowledged Key Facts Statement to be taken.
7. HR/mail confirmation from official mail ID to be documented
8. Repayment to come from Applicant in ICICI BANK – 3735.
9. Repayment to be taken through NACH mode only from Salary account of the applicant
10. OCR proof and clearance from banking to be documented
11. Ownership of property is to be with main applicant or jointly with co-applicant
12. Builder NOC if NOC is required in Legal report to be documented.
13. Application Form and KYCs duly signed with OSV to be taken from applicant & co-applicant.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on PNBHFL's website (www.pnbhfl.com).

*Subject to change from time to time at the discretion of PNBHFL.

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

HJIPK5250G

नाम / Name
PRATHMESH DEEPAK KASHID

पिता का नाम / Father's Name
DEEPAK DINKAR KASHID

जन्म की तारीख / Date of Birth
13/01/2000

हस्ताक्षर / Signature



प्रमाणित

आयकर विभाग
INCOME TAX DEPARTMENT
JYOTI DEEPAK KASHID
KERABA GANPATI TAWAR
01/08/1981
Permanent Account Number
EHKPK8793P
ज्यो.दि.काशीद
Signature

भारत सरकार
GOVT. OF INDIA



ज्यो.दि.काशीद



भारत सरकार
Government of India



भारत सरकार
Government of India

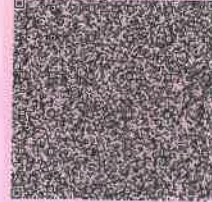
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक:/ Enrolment No.: 2722/33513/04788

To
ज्योती दीपक काशीद
Jyoti Deepak Kashid
W/O Deepak Dinkar Kashid,
1220 A ward,
Balbhim Bank samor,
Shivaji peth,
VTC: Karvir,
District: Kolhapur,
State: Maharashtra,
PIN Code: 416012,
Mobile: 9921573451

Signature valid

Digitally signed by Jyoti Deepak Kashid
Unique Identification Authority of India
DN: cn=Jyoti Deepak Kashid, o=Unique
Identification Authority of India, ou=India
CA, email=jyoti.deepak.kashid@uidai.gov.in,
c=IN



आपला आधार क्रमांक / Your Aadhaar No. :

3677 9084 1384

VID: 9162 0287 3187 7955

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 14/03/2025



ज्योती दीपक काशीद
Jyoti Deepak Kashid
जन्म तारीख/DOB: 01/08/1981
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे
स्कॅनिंग/ ऑफलाइन XML)

Aadhaar is proof of identity, not of citizenship
or date of birth. It should be used with verification (online
authentication, or scanning of QR code / offline XML).

3677 9084 1384

माझे आधार, माझी ओळख

ज्योती दीपक काशीद